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


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Consumer receipts can be eliminated by storing the purchase data on the smart card's microchip. Since smart card data is secure, the record on the smart card could be just as valid when requiring a proof of purchase for a return, adjustment, or dispute.

Consumers could then use the data easily, without any cost of data entry, to do things that can't be done today. For example, they could break out expenses by category (food, medical, etc.) and reconcile the totals to prepared budgets. Food item totals from grocery store receipts could be used to evaluate diets. Item by item price comparisons could be made using receipt data from different stores. Tax deductible items could flow directly from the smart card data into the home tax preparation software - and then directly to the Internal Revenue Service.

In theory, any smart card function could be achieved through a ubiquitous on-line system that had access to all data anywhere. If we presuppose that the consumer's home or office computer is on-line, and that all merchants are on-line, and that any data can be accessed from anywhere, in theory all data could be transferred on-line without reliance on a smart card. But, it's very unlikely that a completely on-line system linking all payment system players will ever come into being. It would run against the network computing trends so common today and might be prohibitively expensive.

Full Text (1225 words)*(Copyright American Banker Inc. - Bond Buyer 1994)*

Photo of Diogo Teixeira

THE SMART CARD HAS been searching for a problem to solve ever since it was invented 20 years ago.

The computer chip-bearing card plays no role in the U.S. payment system today and only a niche role in selected

European payment systems. Though worldwide production - 269 million last year - is growing rapidly, the card's impact to date has been very small.

However, this technology does have great long-term potential. The key thing it can do is to eliminate any paper in a consumer payment transaction that takes place at a point of sale. This includes two broad categories of paper: receipts, or something that establishes proof of purchase; and tickets or scrip or credit vouchers that can be redeemed in the future for a past payment.

Consumer receipts can be eliminated by storing the purchase data on the smart card's microchip. Since smart card data is secure, the record on the smart card could be just as valid when requiring a proof of purchase for a return, adjustment, or dispute.

However, receipt data that stays permanently on the card wouldn't be helpful for the consumer's own record keeping. What's also required is a smart card reader-writer device - with the appropriate software - attached to the consumer's home or office computer. Then, any data arising from transactions where the card was present could be transferred from the card to permanent storage on the computer. Its potential for being lost or stolen makes the card itself completely unsuitable for permanent storage of data.

Thanks to the growth of computerization and bar-coding, consumers have access to considerably more data about their purchases. Grocery store receipts list every single item purchased, with the price. Hotel bills list every charge, even including what movie you watched. Restaurant receipts list time, date, entree, and server. Department store receipts list each item, including size and color. All this information is created on the computers of the merchant and is shared with the customer on a paper receipt. Yet, the paper receipt is soon relegated to the trash.

Enter the smart card. The smart card will carry these details from any point-of-sale transaction and transfer the data to the consumer's record keeping software.

Consumers could then use the data easily, without any cost of data entry, to do things that can't be done today. For example, they could break out expenses by category (food, medical, etc.) and reconcile the totals to prepared budgets. Food item totals from grocery store receipts could be used to evaluate diets. Item by item price comparisons could be made using receipt data from different stores. Tax deductible items could flow directly from the smart card data into the home tax preparation software - and then directly to the Internal Revenue Service.

Reverse data transfer - from home to point of sale - is also possible. For example, a father could program his teenager's smart card so it couldn't pay for alcohol or gambling. Self-implemented spending limits by category could help impulse shoppers. Restrictions on location could assure that only preferred merchants were used.

A large chunk of total credit card activity arises from business people incurring reimbursable expenses. Today, most of these people, even in technically sophisticated companies, keep their paper receipts, and turn them in with an expense account.

Yet, were these expenses captured on a smart card, they could be transferred automatically to the employer's expense account software without either data entry or copying. This would allow far more effective monitoring of individual charges; for example, companies could arrange to disallow movie charges in hotel rooms or to have meal charges totaled separately since they are only 20% tax deductible.

Merchants themselves stand to benefit from accurate (and automatic) tracking of a consumer's behavior. Data on who buys what, and when, can be compiled for manufacturers and retailers to study for marketing purposes.

For consumers, there are other benefits. For example, the terminal at the grocery checkout counter can be programmed to trigger on-the-spot electronic credits that would be stored on the card. Or, frequent-shopper discounts could be given on the spot.

Frequent-purchaser programs can be administered without a smart card since all the data originate on the merchant's computers. All that is required is secure identification of the shopper and access to the data. But, the potential to benefit both merchants and consumers simultaneously is what will probably drive this application into the realm of the smart card.

The second category of displaceable consumer payment paper is tickets, scrip, credit vouchers, or anything that defines what was purchased and what the holder's rights are.

An airline ticket is a classic example. It contains a voluminous amount of information that emanates from a ticketing and reservation system, but is then printed on paper and later reentered, at high cost, after each ticket is collected. What a waste! In the case of business travelers, the information is then usually reentered on an expense account. Airlines have been wishing for years for a ticketless environment. Through use of a smart card, the information could exist from beginning to end in completely electronic form.

In theory, any smart card function could be achieved through a ubiquitous on-line system that had access to all data anywhere. If we presuppose that the consumer's home or office computer is on-line, and that all merchants are on-line, and that any data can be accessed from anywhere, in theory all data could be transferred on-line without reliance on a smart card. But, it's very unlikely that a completely on-line system linking all payment system players will ever come into being. It would run against the network computing trends so common today and might be prohibitively expensive.

This vision of the smart card's future goes beyond the traditional concept of a bank.

Banks' roles in the payment system spring from their balance sheets and their ability to create the money supply. All financial transfers ultimately go against a bank balance sheet. But the creation and management of the delivery channels for consumer transactions is already moving away from banks. Credit card merchant processing is dominated by nonbank companies. Home banking software will be dominated by specialized packages sold by software vendors. All merchant data that might go on a smart card is controlled by the merchants themselves.

The new smart card, when it comes, will most likely be the province of specialized companies that focus on this new market niche. It might even be that this paper displacement function won't be connected to the financial transaction. There might be separate cards. Specialized uses like passports or medical history/ reimbursement will probably involve separate cards. There's no need for the view that smart cards will miraculously create a "one-card" wallet.

All this will take a long time; smart card usage will be a staple of the next millennium, not this one. Many seeds will be sown over the next few years, however. Firms will be positioning themselves as manufacturers, data providers, or home software package providers. Banks will be looking for partners and a way to keep a hand in this market when it takes off. But patience will be required - as well as a focus on creating consumer value with the ultimate product.

Mr. Teixeira is president of the [Tower Group](#), a consulting firm in Wellesley, Mass.

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Companies: [T2 Technologies \(Sic:7372\)](#)

Author(s): [Everitt, Lisa Greim](#)

Publication title: [Denver Rocky Mountain News. Denver, Colo.: Mar 1, 1999. pg. 1.B](#)

Source type: Newspaper

ProQuest document ID: 44929078

Text Word Count 902

Document URL: <http://proquest.umi.com/pqdweb?did=44929078&sid=4&Fmt=3&clientId=19649&RQT=309&VName=PQD>

Abstract (Document Summary)

Smart cards are everywhere in Europe, from phone booths to subway stations. Every person in Germany and Austria carries a smart card for access to the national health program. More than 25 million French Visa debit cards have chips in them.

But the cards have yet to make significant inroads in the U.S. In 1995, according to Dataquest, only 2 percent of smart cards went to the Americas. The San Jose, Calif., research group says by 2001, Asia will account for 25 percent, the Americas 20 percent and Europe just 40 percent.

The open environment of Manhattan led to last year's high-profile flop of a smart card test. Retailers who teamed with Citibank, Chase Manhattan, MasterCard and Visa could not persuade New Yorkers to use their cards instead of cash. A similar pilot program during the 1996 Atlanta Olympics also disappointed sponsors and merchants.

Full Text (902 words)*Copyright Denver Publishing Company, Rocky Mountain News Mar 1, 1999***MILE HIGHTECH COVER Headline p.1A - SMART CARDS / COLORADO FIRMS TAKING CHIP-CARD TECHNOLOGY TO CONSUMERS**

A plastic card with a chip inside could promote change in the way Americans do business, while eliminating change of the sort that jingles in your pocket.

Smart cards are everywhere in Europe, from phone booths to subway stations. Every person in Germany and Austria carries a smart card for access to the national health program. More than 25 million French Visa debit cards have chips in them.

But the cards have yet to make significant inroads in the U.S. In 1995, according to Dataquest, only 2 percent of smart cards went to the Americas. The San Jose, Calif., research group says by 2001, Asia will account for 25 percent, the Americas 20 percent and Europe just 40 percent.

After so many years of being the technology of the future, why do smart cards look promising now? Because companies are adapting the technology to people, rather than the other way around.

"It really comes down to whether it's used in a closed environment, vs. an open environment," said Ray Clopton, president of Smart Transaction Systems in Boulder, which is deploying card systems on college campuses and retirement villages.

The open environment of Manhattan led to last year's high-profile flop of a smart card test. Retailers who teamed with Citibank, Chase Manhattan, MasterCard and Visa could not persuade New Yorkers to use their cards instead of cash. A similar pilot program during the 1996 Atlanta Olympics also disappointed sponsors and merchants.

Mike Tempora, head of U.S. smart cards for MasterCard, said future pilot schemes would add extra functions to basic cash payment, such as operating as library cards or access cards for buildings, and would be limited to tightly defined areas like college campuses and government complexes.

"What we've learned is that you really have to make it relevant to someone's everyday life and define it very clearly," he said. It also must be cost-effective and easy for merchants to use.

That could mean providing food stamp dollars on a card, or encoding health insurance information so that payment can flow quickly between doctors and insurance companies.

Based in Englewood, T2 Technologies offers a point of sale system in which not only cards but also the terminals are smart: They can tell the difference between a regular Visa and a Visa debit card. Regular Visa transactions cost merchants a percent of each sale; debit transactions are supposed to be treated as ATM sales and surcharged at a flat rate.

"There's a huge cost saving for merchants," said Diane Kruse, co-founder with Kristin McDonald of T2. Other clients include a group of McDonald's restaurants near San Diego that uses smart card data to track everything from advertising reach to traffic patterns between the door and each register.

Other recent uses of the technology in Colorado include:

* A 4,000-space parking lot at Denver International Airport tracks frequent parkers using a system designed by Racom Systems of Greenwood Village and Graham Technologies of Boulder. Other Racom systems enable robotics in an Italian hospital to deliver medical supplies without human intervention, and let citizens of Schagen and Vlaardingen, Netherlands, rent lockers at their municipal pool.

* This spring, the Englewood Public Library will try a system that uses smart cards for Internet access, enabling the library to identify people under 18. The cards will be coded to indicate whether parents have given their kids permission to access the entire World Wide Web, or a restricted list of 5,000 kid-friendly sites. *must read the code*

* In Colorado Springs, residents of The Village at Skyline retirement community use their cards instead of cash at the complex's beauty parlor, pharmacy, convenience store and dining room. Mobile terminals allow residents to pay for handyman and food-delivery services, under a system designed by Smart Transaction Systems of Boulder.

* The U.S. Air Force Academy - like many college campuses - issues every cadet a Falcon Card that contains a reloadable "Electronic Purse" used to pay for laundry, snacks and photocopies. Future uses include building and computer network access, training qualifications and test results, medical and dental records and food service.

* Windsor-based Cardxx Inc., a spinoff from Icon Industries, manufactures cards in a way that is three times faster than the standard lamination process and results in less damage and longer life for the cards' electronics, said Phil Worack, an investor relations consultant to the company.

✓ * U.S. Bank embedded chips in corporate credit cards to automatically lock in low rates for business travelers at selected hotels and car rental agencies.

Overseas, telecommunications represents the largest use of smart cards, with more than 100 countries relying on cards rather than coins in their pay phones.

As electronic commerce begins to boom, the Smart Card Industry of America predicts that every PC will come equipped with a card reader that will use digital signatures, biometrics or pass codes to identify users. Instead of typing an address and credit card number at a World Wide Web site, users will be able to swipe a card and transmit that information quickly.

Textual Illustration:

Color Photo, Photo; Caption: Diane Kruse, left, and Kristin McDonald are founders of T2 Technologies in Englewood, which provides business telecommunications services and smart cards. By Steve Groer / News Staff Photographer. CAPTION: Prepaid phone cards like this one were introduced in France in the late 1980s.

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Author(s): ☐ Everitt, Lisa Greim

Language: ☐ English

Publication title: ☐ Denver Rocky Mountain News

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S47	1	"6129274".pn. and (smartcard or smart-card or ((smart or intelligent) adj card)) and ((recommend\$5 or suggest\$3 or upsell\$3 or cross-sell\$3) with (profile or habit or preference or histor\$4 or previous or past))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/02 23:40
S48	56622	((electronic adj (wallet or purse)) or card or e-purse or e-wallet or smartcard or smart-card or ((smart or intelligent or chip) pre/0 card))) and (alcohol or tobacco or alcoholic)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 10:52
S49	4175	((electronic adj (wallet or purse)) or e-purse or e-wallet or smartcard or smart-card or ((smart or intelligent or chip) pre/0 card))) same (alcohol or tobacco or alcoholic)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 10:52
S50	4175	(smartcard or smart-card or ((smart or intelligent or chip) pre/0 card)) same (alcohol or tobacco or alcoholic)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 10:52
S51	511	(smartcard or smart-card or ((smart or intelligent or chip) pre/0 card)) same (block\$3 or prevent\$3 or prohibit\$3) same (alcohol or tobacco or alcoholic)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 10:53
S52	999	(smartcard or smart-card or ((smart or intelligent or chip) pre/0 card)) same ((block\$3 or prevent\$3 or prohibit\$3) with (alcohol or tobacco or alcoholic or spend\$3 or expens\$3))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 10:54

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S53	155	(smartcard or smart-card or ((smart or intelligent or chip) pre/0 card)) same ((block\$3 or prevent\$3 or prohibit\$3) with (alcohol or tobacco or alcoholic))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 11:16
S54	800	(smartcard or smart-card or ((smart or intelligent or chip) pre/0 card)) same ((block\$3 or prevent\$3 or prohibit\$3) with (teenager or children or employee or alcohol or tobacco or alcoholic or underage or underaged or (under adj (age or aged))))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 10:56
S55	477	(smartcard or smart-card or ((smart or intelligent or chip) pre/0 card)) with ((block\$3 or prevent\$3 or prohibit\$3) with (teenager or children or employee or alcohol or tobacco or alcoholic or underage or underaged or (under adj (age or aged))))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 10:56
S56	342	(smartcard or smart-card or ((smart pre/0 card)) with ((block\$3 or prevent\$3 or prohibit\$3) with (teenager or children or employee or alcohol or tobacco or alcoholic or underage or underaged or (under adj (age or aged))))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 10:57
S57	342	(smartcard or smart-card or (smart pre/0 card)) with ((block\$3 or prevent\$3 or prohibit\$3) with (teenager or children or employee or alcohol or tobacco or alcoholic or underage or underaged or (under adj (age or aged))))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 10:59
S58	151	(smartcard or smart-card or (smart pre/0 card)) with ((block\$3 or prevent\$3 or prohibit\$3) with (teenager or children or employee or alcohol or tobacco or alcoholic or underage or underaged or (under adj (age or aged)))) and (credit\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 11:09
S59	247	(smartcard or (smart pre/0 card)) same ((block\$3 or prevent\$3 or prohibit\$3) with (teenager or children or employee or alcohol or tobacco or alcoholic or underage or underaged or (under adj (age or aged)))) and ((smartcard or (smart pre/0 card)) same (credit\$3))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 11:10

EAST Search History

S60	12	(smartcard or smart-card or (smart adj card)) same ((block\$3 or prevent\$3 or prohibit\$3) with (teenager or children or employee or alcohol or tobacco or alcoholic or underage or underaged or (under adj (age or aged)))) and ((smartcard or smart-card or (smart adj card)) same (credit\$3))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 11:14
S61	13	(smartcard or smart-card or (smart adj card)) same ((block\$3 or prevent\$3 or prohibit\$3) with (teenager or children or employee or alcohol or tobacco or alcoholic or underage or underaged or (under adj (age or aged)))) and ((card or smartcard or smart-card or (smart adj card)) same (credit\$3))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 11:14
S62	9	(smartcard or smart-card or ((smart or intelligent or chip) adj card)) same ((block\$3 or prevent\$3 or prohibit\$3 or parental or control\$4) with (alcohol or tobacco or alcoholic or underage or underaged or teenager or children or employee or ((credit or spending) adj limit\$5))) and ((smartcard or smart-card or (smart adj card)) same ((chip or intelligent) adj card))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 11:20
S63	36	(smartcard or smart-card or ((smart or intelligent or chip) adj card)) and ((block\$3 or prevent\$3 or prohibit\$3 or parental or control\$4) with (alcohol or tobacco or alcoholic or underage or underaged or teenager or children or employee or ((credit or spending) adj limit\$5))) and ((smartcard or smart-card or (smart adj card)) same ((chip or intelligent) adj card))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 17:06
S64	1	"5526428".pn. and (smartcard or smart-card or ((smart or intelligent or chip) adj card)) and ((block\$3 or prevent\$3 or prohibit\$3 or parental or control\$4) with (alcohol or tobacco or alcoholic or underage or underaged or teenager or children or employee or ((credit or spending) adj limit\$5))) and ((smartcard or smart-card or (smart adj card)) same ((chip or intelligent) adj card))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 11:32

EAST Search History

S65	1	"6199762".pn. and (employee)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 16:02
S66	2	"6199762".pn. and (limit\$5 or prohib\$5 or prevent\$3 or block\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 16:03
S67	1	"6199762".pn. and (credit\$3 or debit\$3 or account)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 16:04
S68	2	"5864830".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 17:31
S69	1	"5864830".pn. and (profile or histor\$5 or perference or habit or past or previous or previously)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/03 17:31
S70	42	("5864830").URPN.	USPAT	OR	ON	2006/09/03 17:34
S71	31	(S69 or S70) and (smartcard or smart-card or smart or intelligent or ic)	USPAT	OR	ON	2006/09/03 17:35
S72	29	(S69 or S70) and (smartcard or smart-card or (smart adj card))	USPAT	OR	ON	2006/09/03 17:38
S73	28	(S69 or S70) and (smartcard or smart-card or (smart adj card)) and (block\$3 or prevent\$3 or prohibit\$3 or parental or alcohol or tobacco or alcoholic or underage or underaged or teenager or children or employee or ((credit or purchas\$3 or spend\$3 or buy\$3) near3 (authori\$6 or limit\$5)))	USPAT	OR	ON	2006/09/03 17:41
S74	2	"6343279".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/05 13:51
S75	2	"6343279".pn. and (card or ecard or e-card or smartcard or smart-card or ((smart or intelligent or chip or e) adj card))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/05 13:46

EAST Search History

S76	1	"6343279".pn. and (ecard or e-card or smartcard or smart-card or ((smart or intelligent or chip or e) adj card))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/05 13:46
S77	1	"6343279".pn. and ((stored adj value) or ecard or e-card or smartcard or smart-card or ((smart or intelligent or chip or e) adj card))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/05 13:57
S78	2	"6199762".pn. and (credit\$8 or debit\$7 or visa or american)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/05 13:48
S79	0	"6343279".pn. and (multifunction or multi-function)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/05 13:48
S80	2	"6343279".pn. and (prevent\$3 or prohibit\$3 or blocking or blocked or blocks or limit\$5 or restrict\$3 or unauthoriz\$5 or tobacco or cigarettes or alcohol or alcoholic or liquor or wine or spirits)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/05 13:54
S81	1	"6343279".pn. and (spend\$3 or expens\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/05 14:08
S82	16	("5448047" "5592378" "5621201" "5630073" "5638519" "5663547" "5842185" "5864830" "5875437" "5911136" "5991750").PN. OR ("6343279").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2006/09/05 13:57
S84	4	S82 and ((stored adj value) or ecard or e-card or smartcard or smart-card or ((smart or intelligent or chip or e) adj card))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/05 13:58
S85	0	"6343279".pn. and (travel\$3 or airline or hotel or car or rental or ticket\$3 or tour\$3 or tdy)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/05 14:08

EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	1	"6044360".pn. and (mag\$9)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 10:56
L2	2	"6044360".pn. and (limit\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 11:00
L3	1	"6044360".pn. and ((limit\$3) same (merchant or vendor or seller or retailer point-of-sale or point-of-purchase))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 11:09
L4	1	"6044360".pn. and ((account) same (stor\$3 or database))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 11:29
L5	1	"6044360".pn. and (read\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 11:29
L6	2	"6,199,762".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 12:28
L7	2	"6044360".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 12:28
L8	4	L6 or L7	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 12:58
L9	1	L8 and (lock\$3 or unlock\$3 or passcode or pass-code or pass-word or login or password or pin or (personal adj identification))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 12:27

EAST Search History

L10	1	"6044360".pn. and (lock\$3 or unlock\$3 or blocked or blocking or blocks or passcode or pass-code or pass-word or login or password or pin or (personal adj identification) or (pass adj (code or word)))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 12:34
L11	0	"6044360".pn. and ((alter\$5 or chang\$3 or modif\$7) same (holder or parent or user))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 12:35
L12	0	"6044360".pn. and (alter\$5 or chang\$3 or modif\$7)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 12:35
L13	2	"6044360".pn. and ((set\$4 or establish\$3 or creat\$3 or input\$4 or typ\$3 or submit\$4) same (limit\$5))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 12:40
L14	0	"6044360".pn. and (security)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 12:43
L15	0	"6044360".pn. and (example)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 12:43
L16	2	"6044360".pn. and ("0")	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 12:44
L17	2	L8 and (key or encrypt\$4 or decrypt\$4 or rsa or secur\$5)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 12:59
S1	1889	((smartcard or smart-card or ((smart or intelligent or ic or chip) adj card)) same (parents or parental or children or teenager or family or relative))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 09:48

EAST Search History

S2	95	((smartcard or smart-card or ((smart or intelligent or ic or chip) adj card)) same (parents or parental or children or teenager or family or relative) same (prohibit\$3 or restrict\$3))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 09:49
S3	1	((smartcard or smart-card or ((smart or intelligent or ic or chip) adj card)) same (parents or parental or children or teenager or family or relative) same (prohibit\$3 or restrict\$3) same (alcohol or tobacco))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 09:51
S4	1	((smartcard or smart-card or ((smart or intelligent or ic or chip) adj card)) same (business\$2 or compan\$3 or parents or parental or children or teenager or family or relative or employee) same (prohibit\$3 or restrict\$3) same (alcohol or tobacco))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 09:52
S5	20	(smartcard or smart-card or ((smart or intelligent or ic or chip) adj card)) and ((business\$2 or compan\$3 or parents or parental or children or teenager or family or relative or employee) same (prohibit\$3 or restrict\$3) same (alcohol or tobacco))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 10:24
S6	2	"6,199,762".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 10:24
S7	1	"6,199,762".pn. and (atm or (automatic adj teller))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 10:33
S8	2	"6044360".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 12:26
S9	2	"6044360".pn. and (atm or (automatic adj teller))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 10:37
S10	2	"6044360".pn. and ((atm or (automatic adj teller)) or card)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/09/06 10:37